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(57)

ABSTRACT

(73) Assignee: **Walmart Apollo, LLC**, Bentonville,
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A method include: generating one digital currency unit by tying the one digital currency unit to a regular currency; storing information of the one digital currency unit into a block of a blockchain; buying or paying the one digital currency unit; determining whether restrictions are applied to the one digital currency unit by referring to one or more documents associated with the one digital currency; recording the determination in a block of the blockchain; overlaying the one digital currency unit with customer purchase history; calculating savings based on the one digital currency unit again naked forecast; applying the savings to customer purchases; using the one digital currency unit for accepted goods or services with the saving if the one digital currency unit is restricted; using the one digital currency unit for any goods or services with the saving if the one digital currency unit is unrestricted; and storing the one digital currency into a digital currency reserve.

